

## REMARKS

This application has been reviewed in light of the Office Action dated February 25, 2008. Claims 30-53 are presented for examination, of which Claims 30, 38, and 46 are in independent form. Claims 30, 38, and 46 have been amended to define Applicants' invention still more clearly. Favorable reconsideration is requested.

The Office Action rejected Claims 30-53 under § 103(a) as being unpatentable over U.S. Patent Application Publication No. 2001/0049632 (*Rigole*) in view of U.S. Patent Application Publication No. 2002/0029188 (*Schmid*). Applicants respectfully traverse these rejections and submit that amended independent Claims 30, 38, and 46, together with the claims dependent therefrom, are patentably distinct from the cited art for at least the following reasons.

Amended Claim 30 recites, in part, “sending a first notification of enrollment to the user from the RFQ enrollment system and a second notification of enrollment to the user from at least one of the plurality of RFQ providers, after enrollment at the at least one of the plurality of RFQ providers and prior to the user receiving any quotes from the plurality of RFQ providers, wherein the second notification of enrollment includes a request for user profiling information that will not be shared with the RFQ enrollment system . . . [and] sending the user profiling information from the user to the at least one of the plurality of RFQ providers by bypassing the RFQ enrollment system” (emphasis added). Support for this amendment can be found in at least paragraphs 27 and 28 of the specification as originally filed.

On page 3, the Office Action admits that *Rigole* “fails to expressly teach . . . that the user is enrolled with the RFQ provider, prior to receiving any quotes from the RFQ provider.” It follows that *Rigole* must also fail to teach or reasonably suggest the added feature of “sending a first notification . . . [and] a second notification of enrollment . . . prior to the user

receiving any quotes from the plurality of RFQ providers,” as recited by Claim 30. Indeed, Applicants have found nothing in *Rigole* to teach or reasonably suggest such a feature.

Furthermore, *Rigole* “allows consumers to shop and compare services from a variety of service providers over a variety of service sectors” through a central Interchange Party Computer System (IPCS). *See Rigole* paragraph 55. As best understood by Applicants, *Rigole*’s IPCS centrally handles most, if not all, of the communications between the service providers and the consumer. Particularly, through the IPCS website, “[o]nce the consumer decides on a particular service and provider, an online enrollment process provides data fields for the consumer to input their identifying information. The information is then processed, the selected service initiated, and the consumer is sent a confirming email or other electronic message.” *See Rigole* paragraph 22.

While *Rigole* mentions sending a confirming email or other electronic message after initiating a service, *Rigole* fails to describe sending any form of an enrollment notification from both the IPCS system and the service provider enrolled therewith. Let alone, teach or reasonably suggest that “the second notification of enrollment [from the at least one of the plurality of RFQ providers] includes a request for user profiling information that will not be shared with the RFQ enrollment system . . . [and] sending the user profiling information from the user to the at least one of the plurality of RFQ providers by bypassing the RFQ enrollment system,” as recited by Claim 30 (emphasis added). Such communications between a user, an RFQ enrollment system, and an RFQ provider are not contemplated by *Rigole*.

*Schmid* fails to cure any of the deficiencies identified above with regard to *Rigole*. The Office Action appears to equate *Schmid*’s borrower with Applicants’ claimed “user” and *Schmid*’s lenders with Applicants’ claimed “RFQ providers.” *See* Office Action page 3. As best

understood by Applicants, during *Schmid*'s loan lending process, the earliest a borrower receives any data originating from a lender occurs when a GCS sends a summary of compiled loan quotes from the lenders. See *Schmid* paragraph 39. Thus, *Schmid* simply cannot "send[] a second notification of enrollment to the user from at least one of the plurality of RFQ providers . . . prior to the user receiving any quotes from the plurality of RFQ providersprior to the user receiving any quotes from the plurality of RFQ providers," as recited by Claim 30 (emphasis added). Also, nothing has been found in *Schmid* to teach or reasonably suggest a "the second notification of enrollment [from the at least one of the plurality of RFQ providers] includes a request for user profiling information that will not be shared with the RFQ enrollment system . . . [and] sending the user profiling information from the user to the at least one of the plurality of RFQ providers by bypassing the RFQ enrollment system," as recited by Claim 30.

For at least these reasons, Applicants submit that the Office cannot sufficiently establish a *prima facie* case of obviousness against amended Claim 1 in view of the cited art, and that the proposed combination of *Rigole* and *Schmid*, even if deemed legally permissible or technically feasible, would fail to arrive at the method for facilitating a request for quotes of Claim 1. Accordingly, the rejection under 35 U.S.C § 103(a) is deemed obviated, and its withdrawal is respectfully requested.

Independent Claims 38 and 46 include features similar to that discussed above with respect to claim 30. Therefore, those claims also are believed to be patentable for at least the same reasons as discussed above.

The other rejected claims in this application depend from one or another of the independent claims discussed above and, therefore, are submitted to be patentable for at least the same reasons. Because each dependent claim also is deemed to define an additional aspect of the

invention, individual reconsideration of the patentability of each claim on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,

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